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IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

In re: **Tammie Graham**  
614 Dover Heights Trail  
Mansfield, TX 76063

xxx-xx-8656

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§  
§

Case No: **19-41048-mxm13**

Date:

Chapter 13

Debtor(s)

DEBTOR'S(S) CHAPTER 13 PLAN  
(CONTAINING A MOTION FOR VALUATION)

DISCLOSURES

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☐ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☒ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

Page 1

Plan Payment: **\$3,395.66**  
Plan Term: **60 months**  
Plan Base: **\$203,739.60**  
Applicable Commitment Period: **36 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**  
Monthly Disposable Income per § 1325(b)(2): **\$0.00**  
Monthly Disposable Income x ACP ("UCP"): **\$0.00**

### MOTION FOR VALUATION

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

### SECTION I DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS FORM REVISED 7/1/17

#### A. PLAN PAYMENTS:

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$3,395.66 per month, months 1 to 60.

For a total of \$203,739.60 (estimated "*Base Amount*").

First payment is due 7/5/2019.

The applicable commitment period ("*ACP*") is 36 months.

Monthly Disposable Income ("*DI*") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("*UCP*"), which is *DI* x *ACP*, as estimated by the *Debtor(s)*, shall be no less than:  
\$0.00.

*Debtor's(s)* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$0.00.

#### B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

- CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
- STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
- DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

DSO CLAIMANTS	SCHED. AMOUNT	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT \$__ PER MO.
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C. **ATTORNEY FEES:** To Law Office of Dwain Downing, total: \$3,750.00 ;  
\$1,500.00 Pre-petition; \$2,250.00 disbursed by the *Trustee*.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST-PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
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Specialized Loan Servicing LLC  
614 Dover Heights Trail, Mansfield, TX 76063

58 month(s) \$2407.00

Month 2  
09-01-19

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
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Ally Financial  
2012 Mercedes CLS550

\$29,270.00 \$12,000.00 3.00%

Pro-Rata

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
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The valuation of Collateral set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the Trustee's Recommendation Concerning Claims ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the Plan per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
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**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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Us Dep Ed \$0.00 Pro-Rata

JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
A. T. Still University	\$1,479.00	
Ally Financial	\$17,270.00	Unsecured portion of the secured debt (Bifurcated)
American Airlines CC	\$1,456.00	
Applied Bank	\$1,315.00	
AWA Collections	\$936.00	
Bloomingdales / DSNB	\$1,404.00	
Capital 1 / Sony CC	\$730.00	
Capital One Bank USA NA	\$6,518.00	
CBNA / Best Buy	\$407.00	
CBNA / Tractor Supply	\$845.00	
CCS/First Savings Bank	\$740.00	
Citibank / CBNA	\$1,175.00	
Citicards / CBNA	\$4,912.00	
Comenity Bank / LNBRYANT	\$1,030.00	

Comenity Bank / OVERSTOCK	\$1,851.00
Comenity Bank / PIER 1	\$505.00
Comenity Bank / TORRID	\$721.00
Comenity Bank / WAYFAIR	\$2,237.00
Comenity Capital Bank / HSN	\$417.00
Credit First NA	\$3,285.00
DSNB Macy's CC	\$1,954.00
Enhanced Recovery Systems	\$50.00
Fed Loan Servicing	\$308,507.00
First Savings Credit Card	\$461.00
FNCC	\$1,520.00
Kohls / Capone	\$1,963.00
LVNV Funding LLC	\$636.00
Merrick Bank	\$917.00
Nordstrom FSB	\$3,044.00
O'Connor & Associates	\$171.57
Ovation Services, LLC	\$21,493.50
Synchrony Bank / Amazon	\$1,061.00
Synchrony Bank / JCP	\$1,348.00
Synchrony Bank / Lowes	\$2,257.00
Synchrony Bk / Old Navy	\$2,565.00
Synchrony Bk / Sams Club	\$2,659.00
Synchrony Bk / TJX	\$1,059.00
Synchrony Bk / Walmart	\$3,492.00
TD Bank USA / Target CC	\$2,622.00
THD / CBNA	\$353.00
The Home Depot	\$428.00
Virtuoso Sourcing Group	\$497.00

TOTAL SCHEDULED UNSECURED: \$408,291.07

The Debtor's(s) estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 3%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**SECTION II  
DEBTOR'S(S) CHAPTER 13 PLAN - GENERAL PROVISIONS  
FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

*Debtor's(s) Attorney Fees* totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the ***Debtor's(s)*** Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

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To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 *Plan*, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.



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1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

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**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Dwain Downing

Dwain Downing, Debtor's(s') Attorney

\_\_\_\_\_  
Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ Dwain Downing

Dwain Downing, Debtor's(s') Counsel

06086550

State Bar Number

Case No: 19-41048-mxm13

Debtor(s): **Tammie Graham**

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**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 18th day of June, 2019 :

(List each party served, specifying the name and address of each party)

Dated: June 18, 2019

/s/ Dwain Downing

Dwain Downing, Debtor's(s') Counsel

A. T. Still University  
483888656  
ATTN: Finance/Bankruptcy Dept.  
800 W. Jefferson St.  
Kirksville, MO 63501

Bloomington / DSNB  
210530086391  
ATTN: Bankruptcy Dept.  
9111 Duke Blvd.  
Mason, OH 45040

CCS/First Savings Bank  
5433-6011-4094-0892  
ATTN: Bankruptcy Dept.  
PO Box 5019  
Sioux Falls, SD 57117-5019

Ally Financial  
005923976582  
ATTN: Bankruptcy Dept.  
PO Box 380901  
Bloomington, MN 55438

Capital 1 / Sony CC  
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ATTN: Bankruptcy Dept.  
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Salt Lake City, UT 84130

CES / Dept. of Education  
4838886561  
ATTN: ACS  
PO Box 7052  
Utica, NY 13504

American Airlines CC  
2001432130940  
ATTN: Bankruptcy Dept.  
PO Box 6403  
Sioux Falls, SD 57117

Capital One  
5268-3500-0428-9430  
ATTN: Bankruptcy Dept.  
PO Box 30253  
Salt Lake City, UT 84130

Charter Communications  
ATTN: Bankruptcy Dept.  
400 Atlantic St., 10th Floor  
Stamford, CT 06901

Applied Bank  
4355-8310-0230-0961  
ATTN: Bankruptcy Dept.  
2200 Concord Pike, Ste. 102  
Wilmington, DE 19803

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--9403, --7603, --9234, --7514 & --882  
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Citibank / CBNA  
2001432772322000  
ATTN: Bankruptcy Dept.  
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Comenity Bank / CLMEMRLD  
1802285682  
ATTN: Bankruptcy Dept.  
PO Box 182789  
Columbus, OH 43218

Case No: 19-41048-mxm13  
Debtor(s): **Tammie Graham**

---

Comenity Bank / LNBRYANT  
6978005032719035  
ATTN: Bankruptcy Dept.  
PO Box 182789  
Columbus, OH 43218

Credit One Bank NA  
4447-9622-6148-7999  
ATTN: Bankruptcy Dept.  
PO Box 98873  
Las Vegas, NV 89193

Jared Galleria of Jewelry  
aka Sterling Jewelers, Inc.  
ATTN: Bankruptcy Dept.  
375 Ghent Road  
Fairlawn, OH 44333

Comenity Bank / MYPLACEWDS  
5780971103320351  
ATTN: Bankruptcy Notice  
PO Box 182120  
Columbus, OH 43218

Dept Of Education / Nelnet  
900000304755861, --9361, --9561, Et  
ATTN: Bankruptcy Dept.  
3015 S. Parker Rd., #400  
Aurora, CO 80014

Kohls / Capone  
6393050715270443  
ATTN: Bankruptcy Dept.  
N56 W 17000 Ridgewood Dr.  
Menomonee Falls, WI 53051

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ATTN: Bankruptcy Dept.  
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ATTN: Bankruptcy Dept.  
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Farmington Hills, MI 48331

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5856379522816000  
ATTN: Bankruptcy Dept.  
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Fed Loan Servicing  
3328191939FD00002, -0004, -0005 &  
0003  
ATTN: Bankruptcy Dept.  
PO Box 69184  
Harrisburg, PA 17106

Mercedes-Benz Financial  
1024656859  
ATTN: Bankruptcy Dept.  
PO Box 961  
Roanoke, TX 76262

Comenity Bank / WAYFAIR  
7788502001033222  
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First Savings Credit Card  
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PO Box 5019  
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4120-6140-3484-0376  
ATTN: Bankruptcy Dept.  
PO Box 9201  
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Comenity Capital Bank / HSN  
5780979580912517  
ATTN: Bankruptcy Dept.  
PO Box 182120  
Columbus, OH 43218

FNCC  
4239-8010-1794-9559  
ATTN: Bankruptcy Dept.  
500 East 60th St., North  
Sioux Falls, SD 57104

Navient Solutions Inc.  
90606468601001020051111 & --  
120051111  
ATTN: Bankruptcy Dept.  
PO Box 9500  
Wilkes Barre, PA 18773

Credit First NA  
780634871 & --1703  
ATTN: Bankruptcy Dept.  
PO Box 81315  
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483888656  
PO Box 7346  
Philadelphia, PA 19101

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ATTN: Bankruptcy Dept.  
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O'Connor & Associates  
2017-21562  
ATTN: Bankruptcy Dept.  
2200 N. Loop West, Ste. 200  
Houston, TX 77018

Synchrony Bank / Lowes  
7981927444124005 & --0230  
ATTN: Bankruptcy Dept.  
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TD Bank USA / Target CC  
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ATTN: Bankruptcy Dept.  
PO Box 673  
Minneapolis, MN 55440

Ovation Services, LLC  
9235021012  
ATTN: Bankruptcy Dept.  
8401 Datapoint Dr., Ste. 1000  
San Antonio, TX 78229

Synchrony Bk / Old Navy  
4479951624205892 & --0994  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896

THD / CBNA  
6035320511701391  
ATTN: Bankruptcy Dept.  
PO Box 6497  
Sioux Falls, SD 57117

Specialized Loan Servicing LLC  
1013032529  
ATTN: Bankruptcy Pro  
PO Box 636005  
Littleton, CO 80163-6005

Synchrony Bk / Rooms To Go  
6019191237661759 & --1183  
ATTN: Bankruptcy Dept.  
PO Box 965036  
Orlando, FL 32896

The Home Depot  
ATTN: Bankruptcy Dept.  
PO Box 790328  
St. Louis, MO 63179

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Synchrony Bk / Sams Club  
6045992255481949  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896

Us Dep Ed  
4838886561  
Po Box 5609  
Greenville, TX 75403

Sprint  
ATTN: Bankruptcy  
6480 Sprint Parkway, Bldg. 13  
Overland Park, KS 66251

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6044141007637496  
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ATTN: Bankruptcy Dept.  
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ATTN: Bankruptcy Dept.  
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Ste. 500  
Denver, CO 80246

Synchrony Bank / Belk  
6045831596606600  
ATTN: Bankruptcy Dept  
PO Box 965028  
Orlando, FL 32896

Synchrony Bk / Walmart  
6032201472570376  
ATTN: Bankruptcy Dept.  
PO Box 965024  
Orlando, FL 32896

Wells Fargo Ed. Fin. Services  
ATTN: Bankruptcy Dept.  
PO Box 5185  
Sioux Falls, SD 57117

Synchrony Bank / JCP  
6008895909906876  
ATTN: Bankruptcy Dept.  
PO Box 965007  
Orlando, FL 32896

Tammie Graham  
614 Dover Heights Trail  
Mansfield, TX 76063

Law Office of Dwain Downing  
1178 W. Pioneer Pkwy

Arlington, TX 76015

Bar Number: 06086550  
Phone: (817) 860-5685

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

Revised 10/1/2016

IN RE: Tammie Graham  
614 Dover Heights Trail  
Mansfield, TX 76063

xxx-xx-8656

§  
§  
§  
§  
§

CASE NO: 19-41048-mxm13

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**

DATED: 06-18-19

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$3,395.66	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$203.44	\$203.74
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$69.30	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$277.74</b>	<b>\$203.74</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$3,117.92</b>	<b>\$3,191.92</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
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Total Adequate Protection Payments for Creditors Secured by Vehicles:

\$0.00

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

SPECIALIZED CREDIT		Home St Ad	09-01-19	\$ 2407.00	\$ 2407.00
Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount

Payments for Current Post-Petition Mortgage Payments (Conduit):

\$ 2407.00

**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Specialized Loan Servicing LLC	614 Dover Heights Trl, Mansfield,	\$4,902.80	\$290,000.00	1.25%	\$3,625.00
Specialized Loan Servicing LLC	mercedes	\$10,000.00	\$285,097.20	1.25%	\$3,563.72
Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:					<b>\$7,188.72</b>

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$0.00</b>
Debtor's Attorney, per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$3,117.92</b>

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$0.00</b>
Debtor's Attorney, per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$3,191.92</b>

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 6/18/2019

/s/ Dwain Downing  
Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Tammie Graham

*Debtor*

CASE NO. **19-41048-mxm13**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on June 18, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Dwain Downing

Dwain Downing  
Bar ID:06086550  
Law Office of Dwain Downing  
1178 W. Pioneer Pkwy

Arlington, TX 76015  
(817) 860-5685

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Tammie Graham

*Debtor*

CASE NO. **19-41048-mxm13**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

CCS/First Savings Bank  
5433-6011-4094-0892  
ATTN: Bankruptcy Dept.  
PO Box 5019  
Sioux Falls, SD 57117-5019

Comenity Bank / MYPLACEWDS  
5780971103320351  
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ATTN: Bankruptcy Dept.  
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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Tammie Graham

*Debtor*

CASE NO. **19-41048-mxm13**

CHAPTER **13**

*Joint Debtor*

**CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Internal Revenue Service  
483888656  
PO Box 7346  
Philadelphia, PA 19101

Navient Solutions Inc.  
90606468601001020051111 & --  
120051111  
ATTN: Bankruptcy Dept.  
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aka Sterling Jewelers, Inc.  
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1021518739  
ATTN: Bankruptcy Dept.  
36455 Corporate Drive  
Farmington Hills, MI 48331

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1013032529  
ATTN: Bankruptcy Pro  
PO Box 636005  
Littleton, CO 80163-6005

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4479951624205892 & --0994  
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Littleton, CO 80163-6005

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6019191237661759 & --1183  
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Orlando, FL 32896

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: Tammie Graham

*Debtor*

CASE NO. 19-41048-mxm13

CHAPTER 13

*Joint Debtor*

**CERTIFICATE OF SERVICE**

(Continuation Sheet #3)

Synchrony Bk / Score Rewards  
6044141007637496  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896

Us Dep Ed  
4838886561  
Po Box 5609  
Greenville, TX 75403

Synchrony Bk / TJX  
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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Tammie Graham**

CASE NO. **19-41048-mxm13**

CHAPTER **13**

**Certificate of Service**

I certify that a true and correct copy of the Chapter 13 Plan and the AAPD has been served on all creditors on the matrix by first class mail

Date: **6/18/2019**

**/s/ Dwain Downing**

**Dwain Downing**

Attorney for the Debtor(s)

A. T. Still University  
483888656  
ATTN: Finance/Bankruptcy Dept.  
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ATTN: Bankruptcy Dept.  
2200 Concord Pike, Ste. 102  
Wilmington, DE 19803

Capital One  
5268-3500-0428-9430  
ATTN: Bankruptcy Dept.  
PO Box 30253  
Salt Lake City, UT 84130

CES / Dept. of Education  
4838886561  
ATTN: ACS  
PO Box 7052  
Utica, NY 13504

AWA Collections  
ATTN: Bankruptcy Dept.  
1045 W. Katella Ave., #230  
Orange, CA 92867

Capital One Bank USA NA  
--9403, --7603, --9234, --7514 & --8820  
ATTN: Bankruptcy Dept.  
PO Box 30281  
Salt Lake City, UT 84130

Charter Communications  
ATTN: Bankruptcy Dept.  
400 Atlantic St., 10th Floor  
Stamford, CT 06901

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Tammie Graham**

CASE NO. **19-41048-mxm13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #1)

Citibank / CBNA  
2001432772322000  
ATTN: Bankruptcy Dept.  
PO Box 6497  
Sioux Falls, SD 57117

Comenity Bank / TORRID  
5856379522816000  
ATTN: Bankruptcy Dept.  
PO Box 182789  
Columbus, OH 43218

Enhanced Recovery Systems  
185530649  
ATTN: Bankruptcy Dept.  
PO Box 57547  
Jacksonville, FL 32241

Citicards / CBNA  
5466-1603-4717-8442  
ATTN: Bankruptcy Dept.  
PO Box 6241  
Sioux Falls, SD 57117

Comenity Bank / WAYFAIR  
7788502001033222  
ATTN: Bankruptcy Dept.  
PO Box 182789  
Columbus, OH 43218

Fed Loan Servicing  
3328191939FD00002, -0004, -0005 & -0003  
ATTN: Bankruptcy Dept.  
PO Box 69184  
Harrisburg, PA 17106

Comenity Bank / CLMEMRLD  
1802285682  
ATTN: Bankruptcy Dept.  
PO Box 182789  
Columbus, OH 43218

Comenity Capital Bank / HSN  
5780979580912517  
ATTN: Bankruptcy Dept.  
PO Box 182120  
Columbus, OH 43218

First Savings Credit Card  
5433-6011-4093-8169 & --0892  
ATTN: Bankruptcy Dept.  
PO Box 5019  
Sioux Falls, SD 57117-5019

Comenity Bank / LNBRYANT  
6978005032719035  
ATTN: Bankruptcy Dept.  
PO Box 182789  
Columbus, OH 43218

Credit First NA  
780634871 & --1703  
ATTN: Bankruptcy Dept.  
PO Box 81315  
Cleveland, OH 44181

FNCC  
4239-8010-1794-9559  
ATTN: Bankruptcy Dept.  
500 East 60th St., North  
Sioux Falls, SD 57104

Comenity Bank / MYPLACEWDS  
5780971103320351  
ATTN: Bankruptcy Notice  
PO Box 182120  
Columbus, OH 43218

Credit One Bank NA  
4447-9622-6148-7999  
ATTN: Bankruptcy Dept.  
PO Box 98873  
Las Vegas, NV 89193

Internal Revenue Service  
483888656  
PO Box 7346  
Philadelphia, PA 19101

Comenity Bank / OVERSTOCK  
7788401072266102  
ATTN: Bankruptcy Notice  
PO Box 182120  
Columbus, OH 43218

Dept Of Education / Nelnet  
900000304755861, --9361, --9561, Etc.  
ATTN: Bankruptcy Dept.  
3015 S. Parker Rd., #400  
Aurora, CO 80014

Jared Galleria of Jewelry  
aka Sterling Jewelers, Inc.  
ATTN: Bankruptcy Dept.  
375 Ghent Road  
Fairlawn, OH 44333

Comenity Bank / PIER 1  
7788302003138438  
ATTN: Bankruptcy Dept.  
PO Box 182789  
Columbus, OH 43218

DSNB Macy's CC  
440895546480  
ATTN: Bankruptcy Dept.  
PO Box 8218  
Mason, OH 45040

Kohls / Capone  
6393050715270443  
ATTN: Bankruptcy Dept.  
N56 W 17000 Ridgewood Dr.  
Menomonee Falls, WI 53051

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Tammie Graham**

CASE NO. **19-41048-mxm13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #2)

LVNV Funding LLC  
C/O Resurgent Capital Servs  
ATTN: Bankruptcy Dept.  
PO Box 10497  
Greenville, SC 29603

Ovation Services, LLC  
9235021012  
ATTN: Bankruptcy Dept.  
8401 Datapoint Dr., Ste. 1000  
San Antonio, TX 78229

Synchrony Bank / Lowes  
7981927444124005 & --0230  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896

Mercedes-Benz Financial  
1021518739  
ATTN: Bankruptcy Dept.  
36455 Corporate Drive  
Farmington Hills, MI 48331

Specialized Loan Servicing LLC  
1013032529  
ATTN: Bankruptcy Pro  
PO Box 636005  
Littleton, CO 80163-6005

Synchrony Bk / Old Navy  
4479951624205892 & --0994  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896

Mercedes-Benz Financial  
1024656859  
ATTN: Bankruptcy Dept.  
PO Box 961  
Roanoke, TX 76262

Specialized Loan Servicing LLC  
ATTN: Bankruptcy Pro  
PO Box 636005  
Littleton, CO 80163-6005

Synchrony Bk / Rooms To Go  
6019191237661759 & --1183  
ATTN: Bankruptcy Dept.  
PO Box 965036  
Orlando, FL 32896

Merrick Bank  
4120-6140-3484-0376  
ATTN: Bankruptcy Dept.  
PO Box 9201  
Old Bethpage, NY 11804

Sprint  
ATTN: Bankruptcy  
6480 Sprint Parkway, Bldg. 13  
Overland Park, KS 66251

Synchrony Bk / Sams Club  
6045992255481949  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896

Navient Solutions Inc.  
90606468601001020051111 & --  
120051111  
ATTN: Bankruptcy Dept.  
PO Box 9500  
Wilkes Barre, PA 18773

Synchrony Bank / Amazon  
6045781069362548  
ATTN: Bankruptcy Dept.  
PO Box 965015  
Orlando, FL 32896

Synchrony Bk / Score Rewards  
6044141007637496  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896

Nordstrom FSB  
4470-4310-3423-7552  
ATTN: Bankruptcy Dept.  
PO Box 6555  
Englewood, CO 80185

Synchrony Bank / Belk  
6045831596606600  
ATTN: Bankruptcy Dept.  
PO Box 965028  
Orlando, FL 32896

Synchrony Bk / TJX  
6045851019694660  
ATTN: Bankruptcy Dept.  
PO Box 965015  
Orlando, FL 32896

O'Connor & Associates  
2017-21562  
ATTN: Bankruptcy Dept.  
2200 N. Loop West, Ste. 200  
Houston, TX 77018

Synchrony Bank / JCP  
6008895909906876  
ATTN: Bankruptcy Dept.  
PO Box 965007  
Orlando, FL 32896

Synchrony Bk / Walmart  
6032201472570376  
ATTN: Bankruptcy Dept.  
PO Box 965024  
Orlando, FL 32896

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Tammie Graham**

CASE NO. **19-41048-mxm13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #3)

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TD Bank USA / Target CC  
5859752065377589  
ATTN: Bankruptcy Dept.  
PO Box 673  
Minneapolis, MN 55440

THD / CBNA  
6035320511701391  
ATTN: Bankruptcy Dept.  
PO Box 6497  
Sioux Falls, SD 57117

The Home Depot  
ATTN: Bankruptcy Dept.  
PO Box 790328  
St. Louis, MO 63179

Us Dep Ed  
4838886561  
Po Box 5609  
Greenville, TX 75403

US Dept. of Education  
4838886561  
ATTN: Bankruptcy Dept  
PO Box 5609  
Greenville, TX 75403

Virtuoso Sourcing Group  
ATTN: Bankruptcy Dept.  
4500 E. Cherry Creek South Dr.,  
Ste. 500  
Denver, CO 80246

Wells Fargo Ed. Fin. Services  
ATTN: Bankruptcy Dept.  
PO Box 5185  
Sioux Falls, SD 57117